

EXHIBIT A

Borrower/Client	LYNN WILLIAMS	
Property Address	282 HAMPDEN ROAD	
City	UPPER DARBY	County DELAWARE
Lender	N/A	State PA Zip Code 19082-4807

**Date of Valuation**

9/26/2011

282 HAMPDEN ROAD
 AS RECORDED IN DEED
 UPPER DARBY, PA 19082-4807

For

LYNN WILLIAMS

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FROM:
ADVANTAGE APPRAISAL SERVICES
PO BOX 980
SOUTHAMPTON PA. 18966

Telephone Number: Fax Number:

TO:
LYNN WILLIAMS

Telephone Number: Fax Number:
Alternate Number: E-Mail:

INVOICE

INVOICE NUMBER

WILLIAMS 777

DATE

9/26/2011

REFERENCE

Internal Order #: WILLIAMS 777

Lender Case #:

Client File #:

Main File # on form: WILLIAMS-777

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender: N/A Client: LYNN WILLIAMS
Purchaser/Borrower: N/A
Property Address: 282 HAMPDEN ROAD
City: UPPER DARBY
County: DELAWARE
Legal Description: AS RECORDED IN DEED
State: PA Zip: 19082-4807

FEES**AMOUNT**

Full Appraisal		0.00
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SUBTOTAL

0.00

PAYMENTS**AMOUNT**

Check #:	Date:	Description:	
Check #:	Date:	Description:	
Check #:	Date:	Description:	

PAID IN FULL AT THE TIME OF INSPECTION

SUBTOTAL

THANK YOU FOR YOUR BUSINESS

TOTAL DUE

\$ 0.00

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No. WILLIAMS-777 Page 4 of 6

Entered 11/06/13 16:12:17 Desc

Property Address: 282 HAMPDEN ROAD

City: UPPER DARBY

County: DELAWARE

Legal Description: AS RECORDED IN DEED

Assessor's Parcel #: 16-03-00796-00

Tax Year: 2011 R.E. Taxes: \$ 2,903.00 Special Assessments: \$ 0.00 Borrower (if applicable): N/A

Current Owner of Record: LYNN WILLIAMS Occupant: Owner Tenant Vacant Manufactured HousingProject Type: PUD Condominium Cooperative Other (describe) RESIDENTIAL HOMES HOA: \$ per year per month

Market Area Name: UPPER DARBY Map Reference: 8100 C3 Rnd McNally Census Tract: 4004.01

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe)This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective ProspectiveApproaches developed for the appraisal: Sales Comparison Approach Cost Approach Income Approach (See Reconciliation Comments and Scope of Work)Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe) STANDARD FEE SIMPLE RIGHTS

Intended Use: THE INTENDED USE OF THIS REPORT IS DETERMINE THE FAIR MARKET VALUE FOR THE SUBJECT PROPERTY.

Intended User(s) (by name or type):

Client: LYNN WILLIAMS Address: 282 HAMPDEN ROAD UPPER DARBY PA 19082

Appraiser: JOHN J FLANNERY Address: PO BOX 980 SOUTHAMPTON PA 18966

Location:	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use
Built up:	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%		PRICE \$ (000)	AGE (yrs)	One-Unit 90 % <input checked="" type="checkbox"/> Not Likely
Growth rate:	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Owner 90	2-4 Unit 1 % <input checked="" type="checkbox"/> Likely * <input type="checkbox"/> In Process *		
Property values:	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining	<input checked="" type="checkbox"/> Tenant 5	20 Low 0	Mult-Unit 1 % <input type="checkbox"/> To:	
Demand/supply:	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	<input checked="" type="checkbox"/> Vacant (0-5%)	420 High 120	Comm'l 4 %	
Marketing time:	<input type="checkbox"/> Under 3 Mos.	<input checked="" type="checkbox"/> 3-6 Mos.	<input type="checkbox"/> Over 6 Mos.	<input checked="" type="checkbox"/> Vacant (>5%)	190 Pred 70	OPEN 4 %	

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): PROPERTY VALUES HAVE BEEN STABLE TO SLIGHTLY DECLINING MORTGAGES ARE READILY AVAILABLE IN THE 4-9.5% RANGE FOR LONG TERM FINANCING. IF PRICED COMPETITIVELY MARKETING TIME IS IN THE 0 TO 6 MONTH RANGE. MARKET CONDITION ADJUSTMENTS WILL BE APPLIED IF JUSTIFIED.

Dimensions: 18.00 X 76.25	Site Area: 1,373 Sq.Ft.
Zoning Classification: RESIDENTIAL	Description: RESIDENTIAL 2 STY
Zoning Compliance: <input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning
Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown	Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent (if applicable) \$ N/A N/A
Highest & Best Use as Improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain) THE SUBJECT USE IS RESIDENTIAL WHICH IS THE HIGHEST AND BEST USE AT THE TIME OF INSPECTION.	
Actual Use as of Effective Date: RESIDENTIAL DWELLING	Use as appraised in this report: RESIDENTIAL DWELLING
Summary of Highest & Best Use: THE HIGHEST AND BEST USE IS RESIDENTIAL AS COMPARED TO OTHER USES WHICH APPEAR NOT TO BE FINANCIAL FEASIBLE. IN THE SUBJECT'S MARKET PLACE RESIDENTIAL USE IS IN CONFORMITY.	

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Mostly Level
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PUBLIC	Street	MACADAM	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	AVERAGE
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PUBLIC	Curb/Gutter	CONCRETE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Shape	SLIGHTLY IRREGULAR
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PUBLIC	Sidewalk	CONCRETE	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	AVERAGE
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PUBLIC	Street Lights	OVERHEAD	<input checked="" type="checkbox"/>	<input type="checkbox"/>	View	AVERAGE
Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	PUBLIC	Alley	REAR	<input checked="" type="checkbox"/>	<input type="checkbox"/>		

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe) STANDARD

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 42045C0109F FEMA Map Date 11/18/2009

Site Comments: THE SITE WAS FOUND TO BE TYPICAL IN SIZE, SHAPE, AND UTILITY. NO ADVERSE EASEMENTS, ENCROACHMENTS OR OTHER ADVERSE CONDITIONS NOTED AT THE TIME OF INSPECTION.

General Description		Exterior Description		Foundation		Basement		Heating	
# of Units	1 <input type="checkbox"/> Acc.Unit	Foundation	CONC/STN /A	Slab	NONE	Area Sq. Ft.	612	Type	HW
# of Stories	2 STORY	Exterior Walls	BRICK/STN/AV	Crawl Space	NONE	% Finished	55	Fuel	GAS
Type	<input checked="" type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> ATT	Roof Surface	ASPH/AV	Basement	FULL BSMNT	Ceiling	JOIST/DW/		
Design (Style)	ROW	Gutters & Dwnspns.	ALUMINUM/A	Sump Pump	<input type="checkbox"/> NONE	Walls	DW/CONC	Cooling	WALL UNIT
Existing	<input checked="" type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type	1/VIN/ALUM/AVG	Dampness	<input type="checkbox"/> NONE	Floor	CONC/CRPT	Central	
Actual Age (Yrs.)	70+- YRS	Storm/Screens	ALUMINUM/A	Settlement	SOME	Outside Entry	NONE	Other	
Effective Age (Yrs.)	25			Infestation	NONE				

Interior Description

Floors	Appliances	Attic	<input checked="" type="checkbox"/> None	Amenities	Car Storage	<input checked="" type="checkbox"/> None
HARDWOOD /AV	Refrigerator	<input checked="" type="checkbox"/>	<input type="checkbox"/> Stairs	<input type="checkbox"/> Fireplace(s) # NONE	Garage	# of cars (Tot.)
DW/PANEL/AVG	Range/Oven	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Drop Stair	<input type="checkbox"/> Patio REAR	Attach.	
WOOD/AVG	Disposal	<input type="checkbox"/>	<input type="checkbox"/> Scuttle	<input type="checkbox"/> Deck NONE	Detach.	
VINYL /AVG	Dishwasher	<input checked="" type="checkbox"/>	<input type="checkbox"/> Doorway	<input type="checkbox"/> Porch FRONT	Bit-In	
FIB/CERT/AVG	Fan/Hood	<input checked="" type="checkbox"/>	<input type="checkbox"/> Floor	<input type="checkbox"/> Fence REAR	Carport	
WOOD/ AVG	Microwave	<input type="checkbox"/>	<input type="checkbox"/> Heated	<input type="checkbox"/> Pool NONE	Driveway	1
	Washer/Dryer	<input type="checkbox"/>	<input type="checkbox"/> Finished		Surface	CONCRETE

Finished area above grade contains: 6 Rooms 3 Bedrooms 1 Bath(s) 1,224 Square Feet of Gross Living Area Above Grade

Additional features: THE SUBJECT OFFERS AN ADEQUATE 100 AMP CIRCUIT BREAKER, AN ADEQUATE HOT WATER SYSTEM.

Describe the condition of the property (including physical, functional and external obsolescence): THE SUBJECT'S STYLE AND DESIGN CONFORM WITH THE SURROUNDING NEIGHBORHOOD. THE SUBJECT NEEDS NO MAJOR REPAIRS. NO EXTERNAL OBsolescence WAS NOT OBSERVED. THE OVERALL CONDITION OF THE SUBJECT IS AVG. WITH AVG BUYER APPEAL. THE SUBJECT'S IS MAINTAINED BUT OLDER THROUGH OUT. THE NEED MINOR REPAIRS EXTERIOR CONCRETE, EXTERIOR PAINTING, REAR DOOR WINDOW, PLUS SOME COSMETICS.

My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data Source(s): ACCORDING TO PUBLIC RECORDS THE SUBJECT HAS NO PRIOR SALES OR TRANSFERS IN THE LAST 36 MONTHS	
1st Prior Subject Sale/Transfer Date: 9/21/2004 Price: 94,900 Source(s): PUB RECORD	Analysis of sale/transfer history and/or any current agreement of sale/listing: THE PRIOR SALE OF THE SUBJECT IS NOTED AND APPEARS TO BE A STANDARD TRANSFERS
2nd Prior Subject Sale/Transfer Date: N/A Price: N/A Source(s): N/A	

SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.							
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	282 HAMPDEN ROAD UPPER DARBY, PA 19082-4807	230 KINGSTON ROAD UPPER DARBY, PA 19082	226 AVON ROAD UPPER DARBY, PA 19082	529 HAMPDEN ROAD UPPER DARBY, PA 19082			
Proximity to Subject		0.22 miles	0.22 miles	0.23 miles			
Sale Price	\$ N/A	\$ 68,000	\$ 60,000	\$ 65,000			
Sale Price/GLA	\$ /sq.ft.	\$ 53.50 /sq.ft.	\$ 44.48 /sq.ft.	\$ 62.26 /sq.ft.			
Data Source(s)	PUB RECORD	PUB RECORD	PUB RECORD	PUBLIC RECORD			
Verification Source(s)	MLS/INSPECT	MLS	MLS	MLS			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	
Sales or Financing Concessions	N/A	CONVENTIONAL NONE NOTED		CASH NONE NOTED		FHA NONE NOTED	
Date of Sale/Time	N/A	7/19/2011 CL		7/22/2011 CL		8/9/2011 CL	
Rights Appraised	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Location	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Site	1,373 Sq.Ft.	1,200 SF		1,200 SF		1,120 SF	
View	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Design (Style)	ROW	ROW		ROW		ROW	
Quality of Construction	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Age	70+ YRS	84+ YRS		83+ YRS		79+ YRS	
Condition	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Above Grade	Total Bdrms	Baths	Total Bdrms	Baths	Total Bdrms	Baths	
Room Count	6	3	1	6	3	1	
Gross Living Area	1,224 sq.ft.		1,271 sq.ft.		1,349 sq.ft.		
Basement & Finished Rooms Below Grade	FINISHED BASEMENT /BATH	UNFINISHED BASEMENT	+4,000	FINISHED BASEMENT	+2,000	FINISHED BASEMENT	
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE	
Heating/Cooling	GHW/ NO CA	GHW/ NO CA		GHW/ NO CA		GHW/ NO CA	
Energy Efficient Items	STANDARD	STANDARD		STANDARD		STANDARD	
Garage/Carport	NO GARAGE	1 CAR GARAGE	-1,500	1 CAR GARAGE	-1,500	1 CAR GARAGE	
Porch/Patio/Deck	PORCH /PATIO	PORCH/PATIO		PORCH/DECK		PORCH/PATIO	
Days on Market	N/A	66 DOM		54 DOM		73 DOM	
KITCHEN	MODERN	UPDATED	-6,000	MODERN		MODERN	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 3,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 1,375	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 3,200
Adjusted Sale Price of Comparables			\$ 64,500		\$ 58,625		\$ 68,200

Summary of Sales Comparison Approach ALL COMPARABLES ARE CONFIRMED CLOSED SALES. THE SALES USED ARE ALL LOCATED IN THE IMMEDIATE MARKETING AREA AND ARE CONSIDERED RELIABLE INDICATORS OF VALUE AND THE BEST AVAILABLE AT THE TIME OF INSPECTION. ADJUSTMENTS HAVE BEEN APPLIED IN A MANNER REFLECTIVE OF A TYPICAL BUYER REACTION IN THIS MARKET (SEE ATTACHED ADDENDUM FOR ADDITIONAL COMMENTS.).

Indicated Value by Sales Comparison Approach \$ 64,000

COST APPROACH TO VALUE (if developed)

 The Cost Approach was not developed for this appraisal.

Provide adequate information for replication of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): THIS SECTION IS NOT APPLICABLE

COST APPROACH

ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW

OPINION OF SITE VALUE = \$

Source of cost data: N/A

DWELLING Sq.Ft. @ \$ = \$

Quality rating from cost service: Effective date of cost data:

Sq.Ft. @ \$ = \$

Comments on Cost Approach (gross living area calculations, depreciation, etc.):

Sq.Ft. @ \$ = \$

THIS SECTION IS NOT APPLICABLE.

Sq.Ft. @ \$ = \$

Garage/Carport Sq.Ft. @ \$ = \$

Total Estimate of Cost-New = \$

Less Physical Functional External = \$()

Depreciation = \$

Depreciated Cost of Improvements = \$

"As-is" Value of Site Improvements = \$

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Borrower/Client	Case 13-00571-jkf	Doc 1-1	Filed 11/06/13	Entered 11/06/13 16:12:17	Desc
Property Address	282 HAMPDEN ROAD	Exhibit	Page 7 of 11		
City	UPPER DARBY	County	DELAWARE	State	PA
Lender	N/A			Zip Code	19082-4807

THE SUBJECT IS LOCATED IN THE UPPER DARBY TOWNSHIP SECTION OF DELAWARE COUNTY AND IS COMMON AND TYPICAL TO OTHER SINGLE FAMILY DWELLINGS LOCATED IN THE NEIGHBORHOOD.

BECAUSE ACTUAL MEASUREMENT OF THE COMPARABLES IS NOT POSSIBLE AND NO RELIABLE PUBLIC DATA SOURCE IS AVAILABLE WHICH IDENTIFIES SQUARE FOOTAGE, THE GROSS LIVING AREA OF THE COMPARABLES IS ESTIMATED BASED UPON NORMAL APPRAISAL PRACTICES. TO COMPENSATE FOR PERCEIVED DIFFERENCES, AN ADJUSTMENT BASED UPON A \$15.00 PER SQUARE FOOT FACTOR HAS BEEN APPLIED. THIS FACTOR IS TYPICAL FOR THIS MARKET AREA.

PER MLS DATA COMPARABLE 1 KITCHEN IS SUPERIOR AS COMPARED TO THE SUBJECT PROPERTY, AS A RESULT AN ADJUSTMENT WAS WARRANTED TO REFLECT THIS CONDITION. ADJUSTMENTS HAVE BEEN APPLIED IN A MANNER REFLECTIVE OF A TYPICAL BUYER IN THIS MARKETPLACE.

PERSONAL PROPERTY WAS NOT INCLUDED IN THE ESTIMATE OF FAIR MARKET VALUE.

COMMERCIAL AND INDUSTRIAL USES ARE LOCATED IN THE SUBJECT'S NEIGHBORHOOD. THESE USES ARE TYPICAL OF SIMILAR NEIGHBORHOODS AND DO NOT AFFECT THE MARKET VALUE OR FUTURE MARKETABILITY OF THE SUBJECT.

VACANT LAND USES ARE LOCATED IN THE SUBJECT'S NEIGHBORHOOD, THESE USES ARE TYPICAL OF SIMILAR NEIGHBORHOODS AND DO NOT AFFECT THE MARKET VALUE OR FUTURE MARKETABILITY OF THE SUBJECT.

THIS IS A SUMMARY APPRAISAL REPORT WHICH IS INTENDED TO COMPLY WITH THE REPORTING REQUIREMENTS SET FORTH UNDER STANDARDS OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE FOR A SUMMARY APPRAISAL REPORT. AS SUCH, IT PRESENTS ONLY SUMMARY DISCUSSIONS OF THE DATA, REASONING, AND ANALYSES THAT WERE USED IN THE APPRAISAL PROCESS TO DEVELOP THE APPRAISER'S OPINION OF VALUE. SUPPORTING DOCUMENTATION THAT IS NOT PROVIDED WITH THE REPORT CONCERNING THE DATA, REASONING, AND ANALYSES IS RETAINED IN THE APPRAISER'S FILE. THE DEPTH OF THE DISCUSSION CONTAINED IN THIS REPORT IS SPECIFIC TO THE NEEDS OF THE CLIENT AND FOR THE INTENDED USE STATED IN THIS REPORT. THE APPRAISER IS NOT RESPONSIBLE FOR UNAUTHORIZED USE OF THIS APPRAISAL. THE APPRAISAL REPORT IS NOT A HOME INSPECTION REPORT AND SHOULD NOT BE RELIED UPON TO REPORT THE CONDITION OF THE PROPERTY BEING APPRAISED.

SCOPE OF THE APPRAISAL:

THE SCOPE OF THIS APPRAISAL ENTAILED THE GATHERING OF SITE SPECIFIC DATA; PERSONAL INSPECTION OF THE SITE AND IMPROVEMENTS; IDENTIFICATION OF THE PROPERTY RIGHTS BEING APPRAISED AND THE TYPE OF VALUE ADDRESSED; THE COMMUNICATION OF ALL FACTS RELEVANT TO THE SUBJECT PROPERTY; CONSIDERATION OF THE FACTORS AFFECTING VALUE; THE HIGHEST AND BEST USE; CONSIDERATION OF THE COST, SALES COMPARISON AND INCOME APPROACHES TO VALUE AND EXPLANATION AND APPLICATION OF THOSE METHODOLOGIES PERTINENT TO THIS ASSIGNMENT.

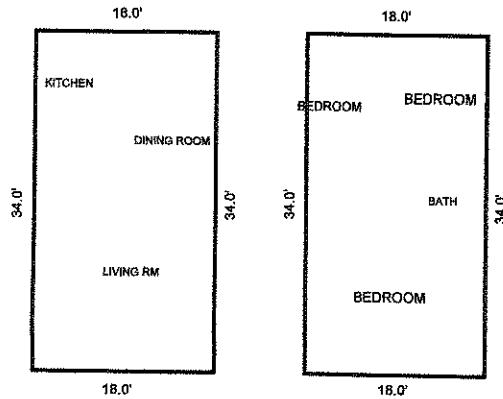
THE TYPE OF VALUE THAT WAS OBTAIN IS FAIR MARKET VALUE.,

SUMMARY OF MARKET DATA

SUBJECT DATA IS COLLECTED FORM STATEMENT OF THE CLIENT AND OWNER, PUBLIC RECORD, AND MLS AS AVAILABLE. THE PHYSICAL INSPECTION INCLUDES OBSERVATION OF GENERAL BUILDING MATERIALS AND CONDITIONS FOR COMPARISON ONLY, BUT DOES NOT INCLUDE THE TYPE OF INVESTIGATION NORMALLY PERFORMED BY PROPERTY INSPECTOR, ENVIRONMENTAL ASSESSORS, PEST AND TERMITE INSPECTORS, AND OTHER SUCH EXPERTS. ANY SUCH PROBLEMS UNDISCLOSED TO THE APPRAISER ARE TO BE CONSIDERED CONDITIONS OF THIS REPORT, AND THE APPRAISER RESERVES THE RIGHT TO MODIFY THE VALUE OPINION UPON DISCOVERY OR DISCLOSURE.

Borrower/Client	LYNN WILLIAMS
Property Address	282 HAMPDEN ROAD
City	UPPER DARBY
Lender	N/A

Exhibit Page 8 of 11



Sketch by Apex IV™

Comments:

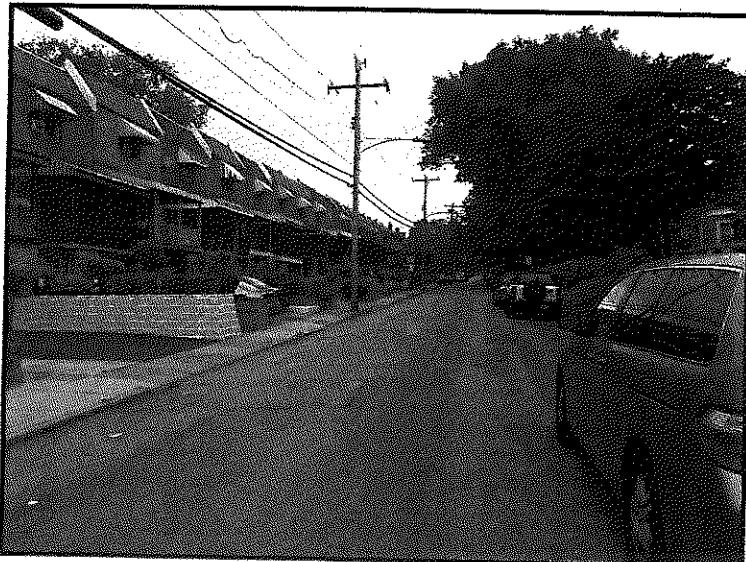
Area Calculations Summary			
Code	Description	Size	Net Totals
GLA1	First Floor	612.00	612.00
GLA2	Second Floor	612.00	612.00
TOTAL LIVABLE		(rounded)	1224

LIVING AREA BREAKDOWN		
	Breakdown	Subtotals
First Floor		
	18.0 x 34.0	612.00
Second Floor		
	18.0 x 34.0	612.00
2 Calculations Total (rounded)		1224

Borrower/Client	LYNN WILLIAMS	Exhibit	Page 9 of 11
Property Address	282 HAMPDEN ROAD		
City	UPPER DARBY	County	DELAWARE
Lender	N/A	State	PA
			Zip Code 19082-4807

**Subject Front**

282 HAMPDEN ROAD
Sales Price N/A
Gross Living Area 1,224
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 1
Location AVERAGE
View AVERAGE
Site 1,373 Sq.Ft.
Quality AVERAGE
Age 70+- YRS

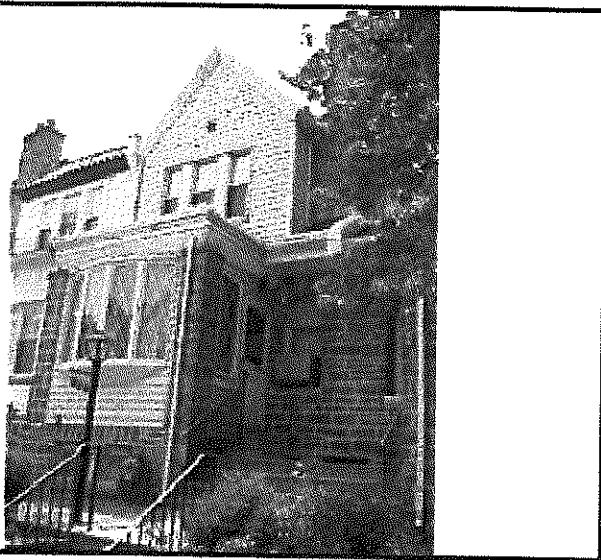
**Subject Side****Subject Street**

Borrower/Client	LYNN WILLIAMS
Property Address	282 HAMPDEN ROAD
City	UPPER DARBY
Lender	N/A

Exhibit Page 10 of 11

**Comparable 1**

230 KINGSTON ROAD
 Prox. to Subject 0.22 miles
 Sale Price 68,000
 Gross Living Area 1,271
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1
 Location AVERAGE
 View AVERAGE
 Site 1,200 SF
 Quality AVERAGE
 Age 84+- YRS

**Comparable 2**

226 AVON ROAD
 Prox. to Subject 0.22 miles
 Sale Price 60,000
 Gross Living Area 1,349
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1
 Location AVERAGE
 View AVERAGE
 Site 1,200 SF
 Quality AVERAGE
 Age 83+- YRS

**Comparable 3**

529 HAMPDEN ROAD
 Prox. to Subject 0.23 miles
 Sale Price 65,000
 Gross Living Area 1,044
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1
 Location AVERAGE
 View AVERAGE
 Site 1,120 SF
 Quality AVERAGE
 Age 79+- YRS

Borrower/Client LYNN WILLIAMS

Property Address 282 HAMPDEN ROAD

City UPPER DARBY

County DELAWARE

State PA

Zip Code 19082-4807

